FINANCIAL STATEMENTS

SUPERINTENDENT'S REPORT ON INSURANCE

2013

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SUPERINTENDENT'S REPORT ON INSURANCE 2013

The following information was obtained from the annual filings and, in the case of federally registered insurers, from the Office of the Superintendent of Financial Institutions. While every effort has been made to ensure the accuracy of this report, decisions should not be made solely on the information contained in it. Other sources should also be consulted. Any material changes to this information will be reported to the Minister of Finance and published in *The Ontario Gazette*.

The information is organized by type of insurer, and insurers are listed alphabetically within each group.

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LETTER TO MINISTER OF FINANCE

The Honourable Charles Sousa
Minister of Finance
7 Queen's Park Crescent
Toronto ON M7A 1Y7

Dear Minister:

I am pleased to present the 135th annual report under Section 36 of the Insurance Act for the year ended December 31, 2013. Prior to the creation of the Financial Services Commission of Ontario, this report was issued by the Superintendent of Insurance.

In addition to the information contained in this report, a listing of all licensed insurers is published each July in The Ontario Gazette. This list contains the names of the insurers, their addresses, telephone numbers, chief agents, and the classes for which they are licensed. During the year, information concerning newly licensed insurers and changes to existing licences is also published in Bulletins issued by the Financial Services Commission of Ontario. Any broker or member of the public can verify whether a particular insurer is licensed by calling our offices at 416-250-7250. This information is also available on the Commission's Internet site — www.fsco.gov.on.ca.

News releases and warning notices containing other information of public interest are made throughout the year. These announcements effectively reach a large number of Ontario residents. Information is also supplied to industry trade associations for inclusion in their publications to reach more specialized audiences. The Financial Services Commission of Ontario issues Bulletins as required to provide information to insurers and other individuals interested in the insurance industry.

Yours sincerely,

Philip Howell
Chief Executive Officer and
Superintendent of Financial Services

SUMMARY FINANCIAL INFORMATION

SUMMARY OF COMPANIES LICENCED BY TYPE OF BUSINESS ACTIVITY

as of December 31, 2013, and December 31, 2012

Analysis of 2013 total

Business Type	Total 2012	Additions	Withdrawals	Total 2013	Ontario	Extra Provincial	Federal
Property & Casualty Companies	205	6	1	210	52	17	141
Life Insurance Companies	74	1	3	72	0	13	59
Reinsurance Companies	36	0	1	35	2	1	32
Reciprocal Exchanges	11	0	0	11	7	3	1
Fraternal Societies	15	0	0	15	2	0	13
Totals	**341**	**7**	**5**	**343**	**63**	**34**	**246**

Notes:

1 Companies writing both property & casualty and life business are listed under Life in the above summary. Their financial performance is shown separately by business type in the following report.

2 Branch operations are included in the Federal totals.

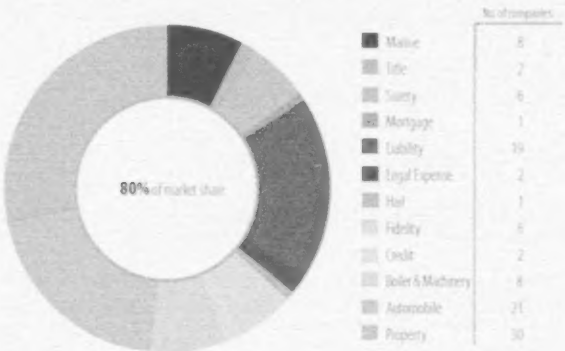
3 The Superintendent's Report 2013 records figures as of the end of the calendar year (December 31, 2013), based on the companies' annual filings. The Financial Services Commission of Ontario Annual Report 2013–2014 records figures as of the end of the fiscal year (March 31, 2014).

INSURER STATISTICS

TO GAUGE THE LEVEL OF COMPETITION, FSCO calculates how many companies represent 80 percent of the market for key products. These figures are based on individual companies rather than groups of affiliated companies.

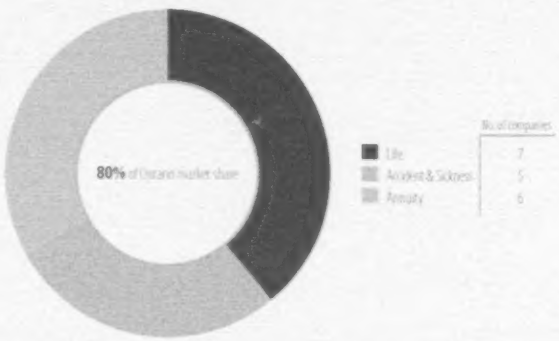
2013 Property and Casualty Insurers

Number of companies representing 80% of market share



2013 Life Insurers

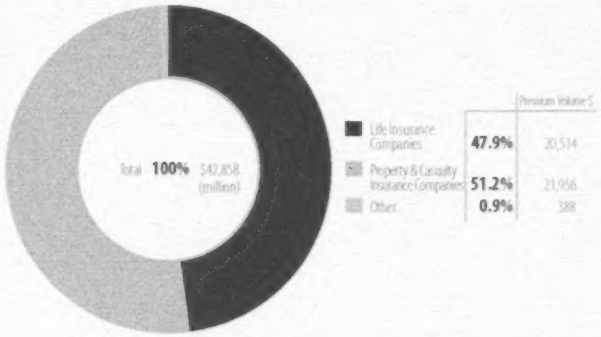
Number of companies representing 80% of the Ontario market share



PREMIUM STATISTICS

INSURANCE IS A $43 BILLION BUSINESS in Ontario. In 2013, of the the total premium dollar volume, 51.2 percent went to the property and casualty (including automobile) insurance industry and 47.9 percent went to the life insurance industry.

2013 Direct Premium Volume in Ontario



		Premium Volume $
Life Insurance Companies	47.9%	20,514
Property & Casualty Insurance Companies	51.2%	21,956
Other	0.9%	388

Property and casualty insurers received $22 billion in premiums in 2013. The split among automobile, property and liability insurance remained constant compared to 2012.

2013 Property & Casualty Insurance Companies Direct Written Premiums in Ontario by Line

		Premium Volume $
Automobile	56.3%	12,356
Property	26.2%	5,743
Liability	11.6%	2,555
Other	5.9%	1,302

The broad pattern among life insurance companies likewise remained constant. Of the $20.5 billion spent on premiums to the life insurers, 15 percent went to buy annuities, 41 percent to purchase individual and group life coverage and 44 percent to obtain accident and sickness insurance.

2013 Life Insurance Companies Direct Written Premiums in Ontario

		Premium Volume $
Life - Individual	29.8%	6,033
Annuities - Individual	6.3%	1,299
Accident & Sickness - Individual	5.6%	1,169
Life - Group	11.1%	2,294
Annuities - Group	8.6%	1,786
Accident & Sickness - Group	38.6%	7,932

PROPERTY AND CASUALTY INSURANCE COMPANIES

FINANCIAL SUMMARY year ended December 31, 2013 (in thousands)	ONTARIO BUSINESS		TOTAL COMPANY				
	Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
	$	$	$	$	$	%	$
ONTARIO							
ALGOMA MUTUAL INSURANCE COMPANY	10,375	6,742	23,932	17,602	6,330	60%	136
AMHERST ISLAND MUTUAL INSURANCE COMPANY	859	215	2,855	671	2,184	33%	125
AYR FARMERS' MUTUAL INSURANCE COMPANY	24,110	8,291	73,225	31,946	41,279	43%	4,326
BAY OF QUINTE MUTUAL INSURANCE CO.	21,940	14,574	54,515	25,083	29,432	50%	2,322
BERTIE AND CLINTON MUTUAL INSURANCE COMPANY	12,669	5,995	65,830	30,059	35,771	49%	2,247
BRANT MUTUAL INSURANCE COMPANY	6,211	3,182	18,305	11,353	6,952	51%	239
CAA INSURANCE COMPANY (ONTARIO)	195,988	117,201	495,571	376,080	119,491	59%	22,435
CARADOC DELAWARE MUTUAL FIRE INSURANCE COMPANY	1,925	706	8,771	1,826	6,945	46%	313
CAYUGA MUTUAL INSURANCE COMPANY	8,010	3,065	28,567	13,377	15,190	31%	2,041
COACHMAN INSURANCE COMPANY	58,130	38,119	215,097	158,949	56,148	58%	12,730
DUFFERIN MUTUAL INSURANCE COMPANY	5,645	3,032	27,396	21,278	6,118	39%	632
DUMFRIES MUTUAL INSURANCE COMPANY	13,996	4,471	54,265	24,441	29,824	39%	3,535
ERIE MUTUAL FIRE INSURANCE COMPANY	5,957	2,688	23,324	6,635	16,689	54%	29
FARMERS' MUTUAL INSURANCE COMPANY (LINDSAY)	95,353	56,536	279,997	171,519	108,478	59%	13,698
FENCHURCH GENERAL INSURANCE COMPANY	9,593	5,743	25,772	20,010	5,762	53%	-960
GERMANIA MUTUAL INSURANCE COMPANY	17,522	9,154	42,143	22,106	20,037	44%	2,629
GLENGARRY MUTUAL INSURANCE COMPANY	10,758	4,642	27,337	13,386	13,951	44%	1,432
GRENVILLE MUTUAL INSURANCE COMPANY	21,838	12,533	67,625	30,975	36,650	61%	1,393
GREY & BRUCE MUTUAL INSURANCE COMPANY	3,105	1,613	4,790	2,470	2,320	66%	-215
HALWELL MUTUAL INSURANCE COMPANY	17,107	10,737	59,309	32,668	26,641	62%	723
HAMILTON TOWNSHIP MUTUAL INSURANCE COMPANY	21,750	19,649	68,322	44,049	24,273	61%	763
HAY MUTUAL INSURANCE COMPANY	9,262	4,810	46,950	15,585	31,365	53%	1,483
HOWARD MUTUAL INSURANCE COMPANY	10,714	5,026	46,987	17,733	29,254	59%	1,784
HOWICK MUTUAL INSURANCE COMPANY (632)	14,451	7,053	32,950	21,366	11,584	62%	1,062

	FINANCIAL SUMMARY year ended December 31, 2013 ($ in thousands)	ONTARIO BUSINESS		TOTAL COMPANY				
		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
[note]		$	$	$	$	$	%	$
	KENT & ESSEX MUTUAL INSURANCE COMPANY	23,943	10,277	79,290	39,057	40,233	54%	3,281
	L&A MUTUAL INSURANCE COMPANY	9,356	5,160	17,022	9,885	7,137	55%	816
	LAMBTON MUTUAL INSURANCE COMPANY	19,036	14,592	64,992	36,109	28,883	71%	51
	LANARK MUTUAL INSURANCE COMPANY	20,442	14,012	72,618	26,760	45,858	58%	1,614
	LAWYERS' PROFESSIONAL INDEMNITY COMPANY	113,266	99,057	645,436	455,561	189,875	91%	5,933
1	MARKHAM GENERAL INSURANCE COMPANY (IN LIQUIDATION)	0	0	0	0	0	n/a	0
	MAX CANADA INSURANCE COMPANY	5,324	2,390	22,630	15,628	7,002	54%	-214
	MCKILLOP MUTUAL INSURANCE COMPANY	8,634	6,805	22,775	10,794	11,981	81%	-231
	MIDDLESEX MUTUAL INSURANCE CO.	10,871	5,110	42,680	22,488	20,192	50%	2,147
	NORFOLK MUTUAL INSURANCE COMPANY	6,769	2,887	19,963	8,975	10,988	44%	948
	NORTH BLENHEIM MUTUAL INSURANCE COMPANY	9,347	3,709	27,672	9,815	17,857	44%	1,261
	NORTH KENT MUTUAL FIRE INSURANCE COMPANY	7,911	3,122	36,938	16,161	20,777	41%	1,247
	OXFORD MUTUAL INSURANCE COMPANY	11,293	3,782	30,913	15,012	15,901	44%	1,406
	PEEL MARYBOROUGH MUTUAL INSURANCE COMPANY	20,511	12,051	61,496	39,472	22,024	54%	1,934
	PEEL MUTUAL INSURANCE COMPANY	41,675	24,866	119,409	82,597	36,812	45%	6,740
	PRO-DEMNITY INSURANCE COMPANY	19,772	7,860	85,829	59,402	26,427	67%	347
	SOUTH EASTHOPE MUTUAL INSURANCE COMPANY	14,529	12,445	54,711	25,894	28,817	62%	1,912
	THE WEST WAWANOSH MUTUAL INSURANCE COMPANY	16,070	7,587	50,772	26,196	24,576	43%	3,371
	THE WESTMINSTER MUTUAL INSURANCE COMPANY	8,897	3,468	21,423	13,373	8,050	40%	1,053
	THE YARMOUTH MUTUAL FIRE INSURANCE COMPANY	9,037	4,066	22,838	11,020	11,818	54%	640
	TOWN & COUNTRY MUTUAL INSURANCE COMPANY	11,453	7,905	40,163	22,552	17,611	58%	1,266
	TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY	7,381	1,860	20,081	10,413	9,668	61%	776
	TRADITION MUTUAL INSURANCE COMPANY	13,294	6,209	39,143	20,074	19,069	57%	1,646
	TRILLIUM MUTUAL INSURANCE COMPANY	38,502	17,538	99,232	51,272	47,960	49%	4,080

	FINANCIAL SUMMARY year ended December 31, 2013 (in thousands)	ONTARIO BUSINESS		TOTAL COMPANY				
		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
notes		$	$	$	$	$	%	$
2	TTC INSURANCE COMPANY LIMITED	0	0	144,866	144,766	100	n/a	0
	USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY	5,751	3,764	38,905	6,925	31,980	73%	852
	WABISA MUTUAL INSURANCE COMPANY	7,580	3,595	23,560	15,153	8,407	54%	745
	WEST ELGIN MUTUAL INSURANCE COMPANY	11,269	9,416	45,851	23,046	22,805	66%	1,275
		1,069,181	**639,310**	**3,745,043**	**2,329,567**	**1,415,476**		**119,798**
	EXTRA PROVINCIAL							
	ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY	75	0	592,227	450,277	141,950	86%	3,246
	AXA INSURANCE INC.	-1,276	-59,445	3,881,920	1,951,801	1,930,119	66%	111,631
	BELAIR INSURANCE COMPANY INC.	61,785	29,964	867,614	703,369	164,245	62%	27,821
	CANADIAN FARM INSURANCE CORP.	76	110	12,733	4,611	8,122	47%	1,715
3	CANASSURANCE INSURANCE COMPANY	0	0	0	0	0	n/a	0
	GMS INSURANCE INC.	7,764	2,999	24,070	12,624	11,446	51%	2,337
	INDUSTRIAL ALLIANCE PACIFIC GENERAL INSURANCE CORPORATION	9,378	2,972	243,519	202,638	40,881	21%	6,177
	LA MUTUELLE D'ÉGLISE DE L'INTER-OUEST	5	0	5,685	461	5,224	27%	32
	L'UNIQUE GENERAL INSURANCE INC.	724	149	333,062	267,658	65,404	65%	3,579
	MILLENNIUM INSURANCE CORPORATION	15,855	3,102	420,490	267,526	152,964	55%	27,088
	OPTIMUM INSURANCE COMPANY INC.	47,706	26,952	201,895	150,074	51,821	50%	5,834
	ORION TRAVEL INSURANCE COMPANY	0	0	23,060	6,949	16,111	51%	-8,733
	SGI CANADA INSURANCE SERVICES LTD.	132	191	252,236	129,763	122,473	76%	14,264
4	THE CANADIAN UNION INSURANCE COMPANY	0	0	0	0	0	n/a	0
	THE MUTUAL FIRE INSURANCE COMPANY OF BRITISH COLUMBIA	25	0	91,141	55,709	35,432	50%	4,717
	TRANS GLOBAL INSURANCE COMPANY	3,246	82	9,396	3,623	5,773	4%	967
	UNICA INSURANCE INC.	101,367	75,584	352,432	252,471	99,961	67%	4,992
		246,862	**82,660**	**7,311,480**	**4,459,554**	**2,851,926**		**205,667**
	FEDERAL							
	ACE INA INSURANCE	150,014	77,578	1,454,344	1,129,013	325,331	92%	10,119
	AIG INSURANCE COMPANY OF CANADA	336,994	173,661	4,608,844	3,329,633	1,279,211	59%	184,689
	ALLSTATE INSURANCE COMPANY OF CANADA	632,713	523,033	2,869,100	2,157,291	711,809	64%	122,877

		ONTARIO BUSINESS		TOTAL COMPANY				
FINANCIAL SUMMARY year ended December 31, 2013 (in thousands)		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
[note]		$	$	$	$	$	%	$
5	ALTA SURETY COMPANY	0	0	0	0	0	n/a	0
	ARCH INSURANCE CANADA LTD.	37,731	61,773	465,889	366,719	99,170	134%	-37,686
	ASCENTUS INSURANCE LTD.	326	-572	9,716	6,290	3,426	30%	117
	ASSOCIATED ELECTRIC & GAS INSURANCE SERVICES LIMITED	7,007	4,941	177,346	106,329	71,017	88%	301
	AVIVA INSURANCE COMPANY OF CANADA	1,495,834	1,036,834	6,571,523	5,512,993	1,058,530	64%	93,442
	AXA INSURANCE (CANADA) AXA ASSURANCES (CANADA)	-2,699	-50,566	1,390,030	833,208	556,822	67%	26,211
	AXA PACIFIC INSURANCE COMPANY	1,421	-8,828	1,178,509	643,040	535,469	67%	26,619
	CANADA GUARANTY MORTGAGE INSURANCE COMPANY	67,540	442	720,586	347,019	373,567	18%	28,375
	CANADIAN NORTHERN SHIELD INSURANCE COMPANY	867	1,618	364,191	291,058	73,133	58%	5,093
	CERTAS DIRECT INSURANCE COMPANY	307,920	201,795	1,127,892	924,068	203,824	62%	41,045
	CERTAS HOME AND AUTO INSURANCE COMPANY	1,282	442	11,463	6,017	5,446	35%	392
	CHUBB INSURANCE COMPANY OF CANADA	348,125	236,500	2,361,289	1,654,778	706,511	75%	2,915
6	CONSTITUTION INSURANCE COMPANY OF CANADA	0	0	0	0	0	n/a	0
	CO-OPERATORS GENERAL INSURANCE COMPANY	772,920	663,543	5,048,985	3,666,895	1,382,090	71%	88,912
	COSECO INSURANCE COMPANY	157,956	149,654	593,145	462,056	131,089	88%	-1,674
	CUMIS GENERAL INSURANCE COMPANY	62,183	37,492	221,325	157,933	63,392	57%	15,492
	DAS LEGAL PROTECTION INSURANCE COMPANY LIMITED	1,611	828	11,500	6,946	4,554	56%	-3,971
	ECHELON GENERAL INSURANCE COMPANY	102,408	73,825	455,370	353,067	102,303	68%	7,897
	ECONOMICAL MUTUAL INSURANCE COMPANY	891,699	695,224	5,080,978	3,507,862	1,573,116	67%	87,747
	ELITE INSURANCE COMPANY	74,276	21,679	889,386	772,225	117,161	60%	19,978
	EVEREST INSURANCE COMPANY OF CANADA	13,432	10,417	117,106	61,750	55,356	123%	-6,531
	FCT INSURANCE COMPANY LTD.	58,140	14,648	235,913	155,536	80,377	21%	17,735
	FEDERATED INSURANCE COMPANY OF CANADA	66,907	43,298	465,064	334,160	130,904	55%	13,923
	FEDERATION INSURANCE COMPANY OF CANADA	1,356	2,891	497,193	367,535	129,658	67%	6,703
	FIRST NORTH AMERICAN INSURANCE COMPANY	3,136	682	10,103	3,886	6,217	14%	801

		ONTARIO BUSINESS		TOTAL COMPANY				
FINANCIAL SUMMARY year ended December 31, 2013 (in thousands)		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
notes		$	$	$	$	$	%	$
	GENWORTH FINANCIAL MORTGAGE INSURANCE COMPANY CANADA	195,874	24,961	5,605,981	2,221,116	3,384,865	25%	394,698
	GORE MUTUAL INSURANCE COMPANY	279,958	188,553	842,661	607,509	235,152	64%	28,732
7	GRANITE INSURANCE COMPANY	0	0	0	0	0	n/a	0
	INTACT INSURANCE COMPANY	2,274,791	1,500,360	12,926,961	9,473,058	3,453,903	67%	172,282
	INTERNATIONAL INSURANCE COMPANY OF HANNOVER PLC	8,349	3,513	52,802	38,489	14,313	85%	387
	JEVCO INSURANCE COMPANY	93,070	85,316	1,083,745	865,450	218,295	67%	29,755
	LEGACY GENERAL INSURANCE COMPANY	6,378	1,824	15,813	-1,192	17,005	48%	647
	NORTHBRIDGE COMMERCIAL INSURANCE CORPORATION	74,346	57,826	588,380	436,074	152,306	70%	-19,790
	NORTHBRIDGE GENERAL INSURANCE CORPORATION	199,374	188,203	3,241,253	2,438,542	802,711	58%	33,607
	NORTHBRIDGE INDEMNITY INSURANCE COMPANY	19,024	26,683	636,720	477,156	159,564	63%	8,654
	NORTHBRIDGE PERSONAL INSURANCE CORPORATION	115,707	130,267	793,682	603,734	189,948	76%	2,008
	NOVEX INSURANCE COMPANY	177,112	116,572	866,814	650,941	215,873	67%	15,360
	OLD REPUBLIC INSURANCE COMPANY OF CANADA	58,183	46,934	233,289	179,834	53,455	73%	3,094
	OMEGA GENERAL INSURANCE COMPANY	9,113	5,673	38,437	28,173	10,264	51%	345
	PAFCO INSURANCE COMPANY	65,334	40,559	257,948	191,082	66,866	55%	18,592
	PEMBRIDGE INSURANCE COMPANY	167,057	105,599	517,520	382,996	134,524	68%	13,990
	PERTH INSURANCE COMPANY	90,539	42,637	440,275	364,958	75,317	67%	3,758
	PILOT INSURANCE COMPANY	-497	-58,274	641,072	580,449	60,623	-47%	18,070
	PMI MORTGAGE INSURANCE COMPANY CANADA	0	-85	36,651	94	36,557	-1%	7,153
	PRIMMUM INSURANCE COMPANY	302,221	284,651	1,951,449	1,684,381	267,068	95%	-64,065
	QUEBEC ASSURANCE COMPANY	0	0	115,233	90,949	24,284	70%	941
	RBC GENERAL INSURANCE COMPANY	441,366	310,992	1,366,860	1,081,289	285,571	72%	27,067
	RBC INSURANCE COMPANY OF CANADA	219,310	150,797	538,231	356,288	181,943	55%	40,205
	ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA	590,494	518,633	4,481,429	3,697,272	784,157	70%	30,786
	S & Y INSURANCE COMPANY	-122	-10,666	222,537	200,110	22,427	45%	7,016
	SAFETY NATIONAL CASUALTY CORPORATION	0	-1,679	48,735	27,084	21,651	n/a	4,690
	SCOTIA GENERAL INSURANCE COMPANY	0	0	7,179	47	7,132	n/a	-14
	SCOTTISH & YORK INSURANCE CO. LIMITED	139,353	46,457	725,008	640,590	84,418	63%	11,911

		ONTARIO BUSINESS		TOTAL COMPANY				
FINANCIAL SUMMARY year ended December 31, 2013 (in thousands)		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
Notes		$	$	$	$	$	%	$
	SECURITY NATIONAL INSURANCE COMPANY	1,013,061	1,861,352	7,052,098	5,791,549	1,260,549	97%	-368,151
8	TD DIRECT INSURANCE INC.	0	0	15,680	59	15,621	n/a	296
	TD GENERAL INSURANCE COMPANY	132,835	234,941	1,005,723	882,819	122,904	116%	-33,121
	TD HOME AND AUTO INSURANCE COMPANY	339,406	371,129	1,504,102	1,299,674	204,428	101%	-51,151
	TEMPLE INSURANCE COMPANY	68,435	87,120	867,097	735,842	131,255	67%	11,626
	THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA	12,903	6,685	191,489	109,866	81,623	32%	16,218
	THE DOMINION OF CANADA GENERAL INSURANCE COMPANY	970,079	754,963	3,527,031	2,711,250	815,781	76%	54,293
	THE GUARANTEE COMPANY OF NORTH AMERICA	227,851	219,830	1,349,846	870,896	478,950	71%	17,240
	THE MISSISQUOI INSURANCE COMPANY	59	2	509,160	377,685	131,475	67%	6,841
	THE NORDIC INSURANCE COMPANY OF CANADA	332,864	214,508	1,288,583	1,064,670	223,913	67%	32,026
	THE NORTH WATERLOO FARMERS MUTUAL INSURANCE COMPANY	87,939	41,245	180,311	122,389	57,922	55%	3,877
	THE PERSONAL INSURANCE COMPANY	497,422	323,454	1,902,759	1,568,283	334,476	62%	73,766
	THE PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY	47,225	35,329	443,131	313,676	129,455	75%	1,643
	THE SHIPOWNERS' MUTUAL PROTECTION AND INDEMNITY ASSOCIATION (LUXEMBOUR	2,102	-418	43,422	20,570	22,852	52%	723
	THE SOVEREIGN GENERAL INSURANCE COMPANY	79,353	55,724	746,705	530,493	216,212	63%	12,476
	THE WAWANESA MUTUAL INSURANCE COMPANY	626,716	517,613	7,211,781	4,451,522	2,760,259	78%	84,384
	TRADERS GENERAL INSURANCE COMPANY	282,526	168,018	1,399,557	1,233,711	165,846	64%	24,742
	TRAFALGAR INSURANCE COMPANY OF CANADA	162,564	123,204	781,178	597,694	183,484	67%	17,885
	TRAVELERS INSURANCE COMPANY OF CANADA	64,064	-13,449	872,530	434,106	438,424	-4%	61,090
	TRISURA GUARANTEE INSURANCE COMPANY	32,625	5,069	161,344	107,027	54,317	23%	6,436
	UNIFUND ASSURANCE COMPANY	533,546	437,936	2,001,643	1,682,222	319,421	79%	-6,181
	WATERLOO INSURANCE COMPANY	110,174	68,525	422,392	345,416	76,976	67%	3,841
	WESTERN ASSURANCE COMPANY	167,879	98,288	839,293	728,084	111,209	70%	4,406
	WESTERN FINANCIAL INSURANCE COMPANY	20,943	13,115	48,778	27,962	20,816	57%	1,787

	FINANCIAL SUMMARY year ended December 31, 2013 (in thousands)	ONTARIO BUSINESS		TOTAL COMPANY				
		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
notes		$	$	$	$	$	%	$
	WESTERN SURETY COMPANY	4,211	3,420	51,354	29,160	22,194	21%	959
	WYNWARD INSURANCE GROUP	15,615	10,100	120,333	81,646	38,687	53%	5,253
	ZENITH INSURANCE COMPANY	57,845	42,516	246,980	192,834	54,146	82%	-3,913
		17,007,675	**13,459,357**	**109,997,755**	**80,784,885**	**29,212,870**		**1,520,691**
	BRANCH							
	AFFILIATED FM INSURANCE COMPANY	36,893	58,170	304,949	178,166	126,783	113%	-11,846
	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	94,290	80,320	975,718	721,590	254,128	98%	-17,305
	ALLSTATE INSURANCE COMPANY	0	0	7,295	936	6,359	n/a	-163
	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	166,884	36,026	537,909	391,413	146,496	38%	5,923
9	ARCH INSURANCE COMPANY	0	0	0	0	0	n/a	0
	ATRADIUS CREDIT INSURANCE N.V.	2,401	-50	20,380	12,787	7,593	51%	-959
10	AXA ART INSURANCE CORPORATION	0	0	0	0	0	n/a	0
	BERKLEY INSURANCE COMPANY	22,420	16,270	198,479	130,932	67,547	81%	-13,551
	CHEROKEE INSURANCE COMPANY	3,802	3,366	18,597	8,091	10,506	91%	213
	CHICAGO TITLE INSURANCE COMPANY	14,328	4,993	54,475	26,428	28,047	35%	2,999
	COMPAGNIE FRANCAISE D'ASSURANCE POUR LE COMMERCE EXTERIEUR	7,872	2,210	79,862	30,312	49,550	23%	5,548
	CONTINENTAL CASUALTY COMPANY	109,931	60,541	1,191,440	765,349	426,091	66%	33,283
	COREPOINTE INSURANCE COMPANY	20	3,159	21,151	5,298	15,853	-741%	646
	DARWIN NATIONAL ASSURANCE COMPANY	341	43	22,817	1,569	21,248	71%	-1,303
	ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY	25,052	10,670	168,003	105,436	62,567	65%	135
	ELECTRIC INSURANCE COMPANY	3,218	2,861	62,268	25,349	36,919	95%	174
	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0	-66	34,129	2,623	31,506	n/a	621
	EULER HERMES NORTH AMERICA INSURANCE COMPANY	20,320	5,664	97,931	53,199	44,732	58%	1,633
	FACTORY MUTUAL INSURANCE COMPANY	78,249	27,980	890,628	401,601	489,027	41%	110,966
	FEDERAL INSURANCE COMPANY	622	453	164,839	78,639	86,200	24%	6,465
11	FIDELITY NATIONAL TITLE INSURANCE COMPANY	0	0	0	0	0	n/a	0
	FIRST AMERICAN TITLE INSURANCE COMPANY	17,209	1,187	77,404	31,672	45,732	15%	11,271
	GENERAL REINSURANCE CORPORATION	0	0	514,427	342,412	172,015	50%	12,775

Ontario

		ONTARIO BUSINESS		TOTAL COMPANY				
FINANCIAL SUMMARY year ended December 31, 2013 (in thousands)		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
note		$	$	$	$	$	%	$
	GREAT AMERICAN INSURANCE COMPANY	19,620	7,199	265,788	120,351	145,437	30%	11,562
	GROUPAMA S.A.	0	-4	10,534	319	10,215	-2976%	1,219
	HARTFORD FIRE INSURANCE COMPANY	4,616	878	167,882	33,177	134,705	27%	6,824
12	IRONSHORE INSURANCE LTD.	0	0	0	0	0	n/a	0
	HDI-GERLING INDUSTRIE VERSICHERUNG AG	9,946	4,109	102,282	80,976	21,306	47%	388
	JEWELERS MUTUAL INSURANCE COMPANY	3,793	1,127	14,105	5,551	8,554	48%	1,108
	LIBERTY MUTUAL INSURANCE COMPANY	89,691	48,124	1,508,023	846,885	661,138	67%	35,932
	LLOYD'S UNDERWRITERS	598,321	435,001	7,380,710	5,268,975	2,111,735	59%	485,301
	MITSUI SUMITOMO INSURANCE COMPANY, LIMITED	11,848	13,908	98,112	56,950	41,162	74%	1,031
	MOTORS INSURANCE CORPORATION	79,851	62,131	645,317	367,490	277,827	56%	31,237
	MUNICH REINSURANCE AMERICA, INC.	0	-340	204,386	103,865	100,521	151%	-2,057
	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	3,949	2,140	409,814	173,279	236,535	-13%	50,854
	NIPPONKOA INSURANCE COMPANY, LIMITED	768	77	36,447	2,826	33,621	-1%	1,238
13	PROGRESSIVE CASUALTY INSURANCE COMPANY	0	-413	11,003	3,223	7,780	1044%	-17
	PROTECTIVE INSURANCE COMPANY	1,463	2,270	20,743	7,680	13,063	139%	-766
14	RELIANCE INSURANCE COMPANY	0	0	0	0	0	n/a	0
	SECURITY INSURANCE COMPANY OF HARTFORD	0	-1,054	53,350	12,291	41,059	n/a	1,250
	SENTRY INSURANCE A MUTUAL COMPANY	932	93	38,693	6,210	32,483	14%	1,460
	SOMPO JAPAN INSURANCE INC.	3,478	924	51,884	8,751	43,133	43%	1,575
	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	54,767	24,032	1,268,827	615,076	653,751	42%	40,338
	STATE FARM FIRE AND CASUALTY COMPANY	441,833	246,485	1,455,759	701,604	754,155	58%	86,491
	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1,121,789	881,856	6,920,652	5,246,143	1,674,509	81%	157,469
	STEWART TITLE GUARANTY COMPANY	74,880	14,473	213,936	92,688	121,248	19%	18,625
	SUNDERLAND MARINE MUTUAL INSURANCE COMPANY	544	73	52,931	39,391	13,540	59%	-629
	T.H.E. INSURANCE COMPANY	376	476	4,214	1,162	3,052	190%	-598
	THE AMERICAN ROAD INSURANCE COMPANY	1,934	1,002	21,009	457	20,552	92%	313
15	TIG INSURANCE COMPANY	0	92	20,540	3,069	17,471	n/a	-185
	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	15,047	9,348	133,438	66,292	67,146	50%	5,122

	FINANCIAL SUMMARY year ended December 31, 2013 (in thousands)	ONTARIO BUSINESS		TOTAL COMPANY				
		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
notes		$	$	$	$	$	%	$
	TRITON INSURANCE COMPANY	14,584	2,686	163,794	80,048	83,746	20%	23,348
16	UTICA MUTUAL INSURANCE COMPANY	0	6	3,507	56	3,451	n/a	-194
	VIRGINIA SURETY COMPANY, INC.	14,055	9,701	51,661	31,869	19,792	103%	-2,659
	WESTPORT INSURANCE CORPORATION	29,156	21,203	679,386	579,714	99,672	58%	2,494
	XL INSURANCE COMPANY LIMITED	50,981	52,782	666,603	449,009	217,594	104%	-16,247
	XL REINSURANCE AMERICA INC.	10,684	921	405,485	258,937	146,548	63%	4,827
	ZURICH INSURANCE COMPANY LTD	369,748	270,093	3,115,812	2,480,345	635,467	73%	38,697
		3,632,506	**2,425,196**	**31,639,328**	**21,058,461**	**10,580,867**		**1,132,876**
	TOTAL	**21,956,224**	**16,606,523**	**152,693,606**	**108,632,467**	**44,061,139**		**2,979,032**

LIFE INSURANCE COMPANIES

		ONTARIO BUSINESS		TOTAL COMPANY			
	FINANCIAL SUMMARY year ended December 31, 2013 ($ in thousands)	Direct Written Premiums	Benefits and payments to policyholders	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Net Income/ (Loss)
note		$	$	$	$	$	$
	EXTRA PROVINCIAL						
	ACADIA LIFE	25	8	106,828	68,362	38,466	2,875
	ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	21,027	6,179	1,329,674	1,233,530	96,144	6,589
17	CANASSURANCE INSURANCE COMPANY	26,903	13,418	393,774	66,783	326,991	20,412
	DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	682,203	492,642	26,445,223	24,200,767	2,244,456	
	FIRST CANADIAN INSURANCE CORPORATION	26,629	2,154	492,852	299,518	193,334	24,524
	HUMANIA ASSURANCE INC.	1,762	937	399,924	348,471	51,453	3,984
	INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	1,118,864	815,484	41,504,322	37,847,168	3,657,154	385,500
	LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC.	112,610	60,337	906,662	773,847	132,815	8,232
	LS-TRAVEL INSURANCE COMPANY	5,156	2,385	16,209	10,373	5,836	-128
	NATIONAL BANK LIFE INSURANCE COMPANY	11,311	2,906	172,665	99,442	73,223	37,597
	SSQ, LIFE INSURANCE COMPANY INC.	213,817	126,636	8,631,215	8,267,343	363,872	37,965
	THE UNION LIFE MUTUAL ASSURANCE COMPANY (UNION LIFE)						
	TRANS GLOBAL LIFE INSURANCE COMPANY	1,497	127	8,997	2,420	6,577	710
		2,221,804	**1,523,213**	**80,408,345**	**73,218,024**	**7,190,321**	**528,260**
	FEDERAL						
	ACE INA LIFE INSURANCE	75,941	21,938	196,797	90,188	106,609	12,154
	ALLSTATE LIFE INSURANCE COMPANY OF CANADA	0	0	3,743	16	3,727	-9
	ASSURANT LIFE OF CANADA	110,563	43,676	1,323,881	1,232,861	91,020	10,765
	BMO LIFE ASSURANCE COMPANY	454,577	228,799	6,945,880	6,162,016	783,864	91,111
	BMO LIFE INSURANCE COMPANY	10,183	1,018	696,777	123,129	573,648	15,284
	CANADIAN PREMIER LIFE INSURANCE COMPANY	81,219	19,418	206,967	123,742	83,225	15,237
	CIBC LIFE INSURANCE COMPANY LIMITED	20,854	5,353	74,671	-95,618	170,289	18,189
	CIGNA LIFE INSURANCE COMPANY OF CANADA	0	1,466	63,343	28,318	35,025	11,693
	COMPCORP LIFE INSURANCE COMPANY	0	0	10,000	570	9,430	-59
	CO-OPERATORS LIFE INSURANCE COMPANY	233,304	144,880	5,022,988	4,159,471	863,517	-10,582
18	CT FINANCIAL ASSURANCE COMPANY	0	0	0	0	0	0
	CUMIS LIFE INSURANCE COMPANY	60,666	31,018	1,186,344	928,192	258,152	9,916
	FORESTERS LIFE INSURANCE COMPANY	82,855	70,152	1,406,072	1,260,949	145,123	3,363
19	GIRAFFE & FRIENDS LIFE INSURANCE COMPANY	0	0	8,667	172	8,495	-859
20	LA CAPITALE FINANCIAL SECURITY INSURANCE COMPANY	27,013	11,661	490,442	370,018	120,424	12,970
	LONDON LIFE INSURANCE COMPANY	1,287,373	1,307,622	75,773,502	72,188,680	3,584,822	694,823
	MANULIFE CANADA LTD.	0	0	0	0	0	0
	MD LIFE INSURANCE COMPANY	0	0	3,301,113	3,287,787	13,326	3,048
	PRIMERICA LIFE INSURANCE COMPANY OF CANADA	134,779	50,234	2,810,019	2,508,221	301,798	78,223
	RBC LIFE INSURANCE COMPANY	538,838	333,951	9,242,535	7,738,278	1,504,257	-23,930
	RELIABLE LIFE INSURANCE COMPANY	32,455	17,562	55,428	22,791	32,637	1,475
	SCOTIA LIFE INSURANCE COMPANY	21,432	2,491	99,025	-56,873	155,898	36,820
	SUN LIFE ASSURANCE COMPANY OF CANADA	4,113,255	3,367,133	166,055,847	153,214,776	12,841,071	1,269,401

	FINANCIAL SUMMARY year ended December 31, 2013 (in thousands)	ONTARIO BUSINESS		TOTAL COMPANY			
		Direct Written Premiums	Benefits and payments to policyholders	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Net Income/ (Loss)
notes		$	$	$	$	$	$
	SUN LIFE INSURANCE (CANADA) LIMITED	103,256	13,644	14,091,582	12,637,223	1,454,359	179,002
	TD LIFE INSURANCE COMPANY	45,506	12,184	94,047	41,275	52,772	2,956
	THE CANADA LIFE ASSURANCE COMPANY	1,906,552	1,507,172	41,738,659	33,633,242	8,105,417	1,153,620
	THE EMPIRE LIFE INSURANCE COMPANY	434,321	308,114	11,797,842	10,841,744	956,098	111,347
	THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA	285,056	177,198	3,036,371	2,639,702	396,669	58,550
	THE GREAT-WEST LIFE ASSURANCE COMPANY	2,569,269	2,051,940	47,765,168	31,152,726	16,612,442	2,243,886
	THE MANUFACTURERS LIFE INSURANCE COMPANY	4,505,488	3,766,172	147,325,147	114,422,555	32,902,592	3,398,859
	THE STANDARD LIFE ASSURANCE COMPANY OF CANADA	460,570	527,077	46,784,711	44,570,865	2,213,846	231,166
	THE WAWANESA LIFE INSURANCE COMPANY	27,980	18,164	924,897	792,312	132,585	5,080
	TRANSAMERICA LIFE CANADA	261,320	210,974	9,898,068	8,691,894	1,206,174	133,337
	VSP CANADA VISION CARE INSURANCE	47	62	9,887	536	9,351	-704
	WESTERN LIFE ASSURANCE COMPANY	44,856	8,570	170,434	123,150	47,284	8,113
		17,929,528	**14,259,643**	**598,610,854**	**512,834,908**	**85,775,946**	**9,774,245**
	BRANCH						
	AETNA LIFE INSURANCE COMPANY	1,228	814	66,047	12,788	53,259	2,724
	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	18	90	76,056	35,908	40,148	2,017
	AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	112,855	11,198	182,558	111,078	71,480	6,431
	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	4,173	1,002	33,826	15,524	18,302	7,006
	AMERICAN INCOME LIFE INSURANCE COMPANY	28,872	5,555	224,955	116,831	108,124	44,396
	AXA EQUITABLE LIFE INSURANCE COMPANY	27	35	87,497	25,904	61,593	9,980
	CMFG LIFE INSURANCE COMPANY	94	263	1,910	50	1,860	-771
	COMBINED INSURANCE COMPANY OF AMERICA	38,522	12,756	775,405	364,162	411,243	83,339
	CONNECTICUT GENERAL LIFE INSURANCE COMPANY	2,792	1,180	126,719	93,112	33,607	17,313
	GERBER LIFE INSURANCE COMPANY	1,628	289	35,900	22,276	13,624	291
	HARTFORD LIFE INSURANCE COMPANY	0	0	9,964	4,165	5,799	186
	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	332	211	14,908	2,081	12,827	502
	LIFE INSURANCE COMPANY OF NORTH AMERICA	3,705	3,979	56,620	26,103	30,517	1,083
	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0	0	0	0	0	0
21	METROPOLITAN LIFE INSURANCE COMPANY	0	0	102,606	297	102,309	4,704
	NEW YORK LIFE INSURANCE COMPANY	32,481	32,367	403,702	127,315	276,387	20,223
22	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	6,318	1,997	83,337	38,978	44,359	-3,608
23	PHOENIX LIFE INSURANCE COMPANY	0	0	0	0	0	0
	PRINCIPAL LIFE INSURANCE COMPANY	157	283	10,263	7,323	2,940	93
	REASSURE AMERICA LIFE INSURANCE COMPANY	3	27	8,806	6,388	2,418	-565
	STANDARD LIFE ASSURANCE LIMITED	9,057	23,753	1,536,845	1,530,389	6,456	78
	STATE FARM INTERNATIONAL LIFE INSURANCE COMPANY LTD	120,597	65,494	1,485,357	1,171,119	314,238	52,243
	THE STANDARD LIFE ASSURANCE COMPANY 2006	0	0	2,630	1,297	1,333	9
	UNITED AMERICAN INSURANCE COMPANY	178	193	13,090	4,087	9,003	326
		363,037	**161,486**	**5,339,001**	**3,717,175**	**1,621,826**	**248,000**
	TOTAL	**20,514,369**	**15,944,342**	**684,358,200**	**589,770,107**	**94,588,093**	**10,550,505**

REINSURANCE COMPANIES

	ONTARIO BUSINESS		TOTAL COMPANY				
FINANCIAL SUMMARY year ended December 31, 2013 (in thousands) This table lists only those companies which are licensed solely for the business of reinsurance	Premiums Assumed	Net Losses Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
notes	$	$	$	$	$	%	$
ONTARIO							
FARM MUTUAL REINSURANCE PLAN INC.	128,476	52,910	772,414	489,155	283,259	59%	39,065
GLOBAL REINSURANCE COMPANY	2	-146	45,588	33,820	11,768	-246%	697
	128,478	**52,764**	**818,002**	**522,975**	**295,027**		**39,762**
EXTRA PROVINCIAL							
OPTIMUM REASSURANCE INC.	53,844	8,850	2,184,285	2,110,533	73,752	n/a	9,660
FEDERAL							
ASPEN INSURANCE UK LIMITED	9,470	-40	418,186	288,043	130,143	15%	9,822
AURIGEN REINSURANCE COMPANY	40,850	14,773	193,422	131,477	61,945	n/a	-7,809
MUNICH REINSURANCE COMPANY OF CANADA	90,322	71,386	1,252,759	978,949	273,810	65%	39,112
PARTNER REINSURANCE COMPANY OF THE U.S.	26,745	15,747	702,174	461,534	240,640	60%	10,434
RGA LIFE REINSURANCE COMPANY OF CANADA	347,243	50,118	6,005,186	5,190,327	814,859	n/a	92,082
SCOR CANADA REINSURANCE COMPANY	46,811	20,862	686,048	535,646	150,402	68%	14,161
SUECIA REINSURANCE COMPANY	0	-40	9,322	3,656	5,666	n/a	-223
THE CANADA LIFE INSURANCE COMPANY OF CANADA	598,493	403,319	10,529,513	9,672,349	857,164	n/a	81,151
THE MORTGAGE INSURANCE COMPANY OF CANADA	0	-29	18,192	4,162	14,030	-12%	3,583
	1,159,934	**576,096**	**19,814,802**	**17,266,143**	**2,548,659**		**242,313**
BRANCH							
ALEA (BERMUDA) LTD.	53	25	24,146	12,861	11,285	-471%	910
AMERICAN AGRICULTURAL INSURANCE COMPANY	9,809	7,957	85,773	39,631	46,142	137%	-5,524
AXIS REINSURANCE COMPANY	4,890	12,527	259,069	212,970	46,099	80%	-5,614
CAISSE CENTRALE DE RÉASSURANCE	15,702	10,874	240,293	180,769	59,524	75%	737
COLISEE RE.	-36	-4,677	211,369	148,276	63,093	n/a	6,929
CONVERIUM REINSURANCE (NORTH AMERICA) INC.	0	0	0	0	0	n/a	0
EMPLOYERS REASSURANCE CORPORATION	0	0	0	0	0	n/a	0
EVEREST REINSURANCE COMPANY	88,133	13,659	1,079,506	728,377	351,129	35%	35,852
GENERAL AMERICAN LIFE INSURANCE COMPANY	102,754	79,698	1,929,332	948,159	981,173	n/a	30,082
GENERAL RE LIFE CORPORATION	371	-42	14,591	1,834	12,757	n/a	1,440
HANNOVER RÜCK SE	139,770	48,121	1,073,384	697,884	375,500	80%	14,119
MUNICH REINSURANCE COMPANY	4,898,819	3,670,990	4,991,456	2,221,401	2,770,055	n/a	244,728

		ONTARIO BUSINESS		TOTAL COMPANY				
FINANCIAL SUMMARY year ended December 31, 2013 (in thousands) This table lists only those companies which are licensed solely for the business of reinsurance		Premiums Assumed	Net Losses Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
notes		$	$	$	$	$	%	$
24	NATIONWIDE MUTUAL INSURANCE COMPANY	0	0	0	0	0	n/a	0
25	NRG VICTORY REINSURANCE LIMITED	0	0	0	0	0	n/a	0
	ODYSSEY REINSURANCE COMPANY	28,201	27,988	399,870	233,758	166,112	102%	-5,066
	PARTNER REINSURANCE COMPANY LTD.	7,176	4,298	186,715	113,480	73,235	n/a	-584
	PARTNER REINSURANCE EUROPE SE	14,350	8,600	329,540	271,320	58,220	n/a	3,135
	RELIASTAR LIFE INSURANCE COMPANY	28	0	46,157	14,460	31,697	n/a	4,688
	SCOR GLOBAL LIFE	32,780	22,278	488,378	274,392	213,986	n/a	51,563
	SIRIUS AMERICA INSURANCE COMPANY	2,705	2,674	90,462	40,387	50,075	51%	2,328
	SWISS REINSURANCE COMPANY LTD	557,507	37,323	8,717,337	6,343,681	2,373,656	46%	56,038
	THE TOA REINSURANCE COMPANY OF AMERICA	27,198	21,773	300,445	222,141	78,304	83%	2,718
	TRANSATLANTIC REINSURANCE COMPANY	33,369	23,703	587,788	291,299	296,489	83%	9,955
		5,963,579	**3,987,769**	**21,055,611**	**12,997,080**	**8,058,531**		**448,434**
	TOTAL	**7,305,835**	**4,625,479**	**43,872,700**	**32,896,731**	**10,975,969**		**740,169**

RECIPROCAL OR INTERINSURANCE EXCHANGES

FINANCIAL SUMMARY year ended December 31, 2013 (in thousands)	ONTARIO BUSINESS		TOTAL COMPANY				
	Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of Assets Over Liabilities	Claims Incurred to Earned Premium	Net Income/ (Loss)
notes	$	$	$	$	$	%	$
ONTARIO							
CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE	11,840	3,440	139,020	67,688	71,332	48%	12,338
COMMUNITY NEWSPAPERS RECIPROCAL INSURANCE EXCHANGE	89	38	628	180	448	30%	-19
HEALTHCARE INSURANCE RECIPROCAL OF CANADA	133,240	120,890	1,075,664	704,684	370,980	89%	41,100
MUNICIPAL ELECTRIC ASSOCIATION RECIPROCAL INSURANCE EXCHANGE	11,646	8,924	87,286	30,192	57,094	46%	4,706
ONTARIO MUNICIPAL INSURANCE EXCHANGE	20,312	51,252	157,994	148,499	9,495	113%	-4,744
ONTARIO SCHOOL BOARDS' INSURANCE EXCHANGE	40,165	34,176	227,353	147,186	80,167	77%	11,169
POULTRY INSURANCE EXCHANGE RECIPROCAL OF CANADA	2,138	0	5,125	2,249	2,876	0%	313
	219,430	**218,720**	**1,693,070**	**1,100,678**	**592,392**		**64,863**
EXTRA PROVINCIAL							
CANADIAN AIRPORTS RECIPROCAL INSURANCE EXCHANGE (CARIE)	241	11	5,742	2,355	3,387	66%	-78
CANADIAN EGG INDUSTRY RECIPROCAL ALLIANCE	0	0	10,345	1,912	8,433	27%	1,648
CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY	8,531	2,681	95,037	81,852	13,185	-6%	1,401
	8,772	**2,692**	**111,124**	**86,119**	**25,005**		**2,971**
BRANCH							
LUMBERMEN'S UNDERWRITING ALLIANCE	0	-1,081	13,067	320	12,747	n/a	1,447
TOTAL	**228,202**	**220,331**	**1,817,261**	**1,187,117**	**630,144**		**69,281**

FRATERNAL SOCIETIES

FINANCIAL SUMMARY year ended December 31, 2013 ($ in thousands)	ONTARIO BUSINESS		TOTAL COMPANY			
	Direct Written Premiums	Benefits and payments to policyholders	Total Assets	Total Liabilities	Excess of assets over liabilities	Net Income / (loss)
notes	$	$	$	$	$	$
ONTARIO						
GUARANTEED FUNERAL DEPOSITS OF CANADA (FRATERNAL)	35,333	34,992	285,313	281,641	3,672	-1,282
TORONTO POLICE WIDOWS AND ORPHANS FUND	1,754	2,558	89,949	80,846	9,103	772
	37,087	**37,550**	**375,262**	**362,487**	**12,775**	**-510**
FEDERAL						
ACTRA FRATERNAL BENEFIT SOCIETY	8,808	5,471	612,931	591,423	21,508	-381
FAITHLIFE FINANCIAL	11,621	14,730	451,729	412,984	38,745	-247
SONS OF SCOTLAND BENEVOLENT ASSOCIATION	1,160	725	14,578	11,493	3,085	-194
TEACHERS LIFE INSURANCE SOCIETY (FRATERNAL)	12,006	4,895	64,253	51,045	13,208	932
THE GRAND ORANGE LODGE OF BRITISH AMERICA	1,157	917	25,251	20,908	4,343	-243
THE INDEPENDENT ORDER OF FORESTERS	17,839	15,721	2,198,971	1,964,521	234,450	8,676
THE ORDER OF ITALO-CANADIANS	11	750	534	31	503	-87
UKRAINIAN FRATERNAL SOCIETY OF CANADA	12	40	10,066	8,492	1,574	-263
	52,614	**43,249**	**3,378,313**	**3,060,897**	**317,416**	**8,193**
BRANCH						
CROATIAN FRATERNAL UNION OF AMERICA	380	322	13,672	11,755	1,917	-73
KNIGHTS OF COLUMBUS	68,828	40,706	3,019,301	2,180,881	838,420	19,379
THE ROYAL ARCANUM, SUPREME COUNCIL OF	415	413	13,817	7,895	5,922	1,338
UKRAINIAN NATIONAL ASSOCIATION	35	79	8,568	5,637	2,931	487
UNITED COMMERCIAL TRAVELERS OF AMERICA, ORDER OF	62	62	4,858	3,076	1,782	248
	69,720	**41,582**	**3,060,216**	**2,209,244**	**850,972**	**21,379**
TOTAL	**159,421**	**122,381**	**6,813,791**	**5,632,628**	**1,181,163**	**29,062**

FINANCIAL SUMMARY NOTES

1 No financial information was reported for Markham General Insurance Company in 2013. The company was ordered into liquidation effective July 24, 2002.

2 The company's licence is limited to automobile risks of Toronto Transit Commission.

3 No financial information regarding property & casualty insurance was received for Canassurance Insurance Company in 2013.

4 No financial information was received for the Canadian Union Insurance Company in 2013. Company was in the process of winding down.

5 No financial information was reported for Alta Surety Company in 2013. Company has been in liquidation since June 2002.

6 The company has a licence condition not to undertake or renew insurance contracts in Ontario after October 25, 1993.

7 No financial information was reported for Granite Insurance Company in 2013. Company has been inactive since November 1992.

8 The company has a licence condition not to undertake or renew insurance contracts in Ontario after May 30, 1995.

9 No financial information was reported for Arch Insurance Company in 2013. Company was in the process of winding down.

10 No financial information was reported for AXA Art Insurance Corporation in 2013. Company became licenced in Ontario as of October 31st, 2013.

11 No financial information was reported in 2013 for Fidelity National Title Insurance Company. Company is in process of winding down.

12 No financial information was reported for Ironshore Insurance Ltd. in 2013. Company became licenced in Ontario as of December 6th, 2013.

13 The company has a licence condition not to undertake or renew insurance contracts in Ontario after January 9, 2006.

14 No financial information was reported for Reliance Insurance Company in 2013 Company has been in liquidation since August 2001.

15 The company has a licence condition not to undertake or renew insurance contracts in Ontario after June 20, 2007.

16 The company has a licence condition not to undertake or renew insurance contracts in Ontario after November 20, 2006.

17 Company is licenced to write both life and property and casualty insurance.

18 No financial information was reported for CT Financial Assurance Company in 2013.

19 The former name of Giraffe & Friends Life Insurance Company was the Provenance Life Insurance Company.

20 The former name of La Capitale Financial Security Insurance Company was Penncorp Life Insurance Company.

21 The company has a licence condition not to undertake or renew insurance contracts in Ontario after March 9, 2006.

22 The former name of Pavonia Life Insurance Company of Michigan was Household Life Insurance Company.

23 No financial information was received in 2012 for Phoenix Life Insurance Company.

24 The company has a licence condition not to undertake or renew insurance contracts in Ontario after March 27, 2006.

25 No financial information was received for NRG Victory Reinsurance Ltd. in 2013. Company was in the process of winding down.

Financial Services Commission of Ontario

Ontario

About the Financial Services Commission of Ontario

The Financial Services Commission of Ontario (FSCO) is a regulatory agency of the Ministry of Finance that regulates insurance, pension plans, loan and trust companies, credit unions, caissses populaires, mortgage brokering, and co-operative corporations in Ontario.

FSCO works with consumers, industry stakeholders and investors to enhance public confidence in, and access to, a fair and efficient financial services industry in Ontario.

For more information on any of these sectors, visit our website, www.fsco.gov.on.ca, or call our Contact Centre at (416) 250-7250, toll-free 1-800-668-0128, TTY toll-free 1-800-387-0584.

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